

If you get an email, see a pop-up ad, or get a phone call from someone claiming to be from **annualcreditreport.com** or any of the three nationwide consumer reporting companies, do not reply or click on any link in the message. ***It's a scam.***

How long does it take to get my report?

If you request your report online, you'll be able to see and print it out immediately. If you order by phone, your report will be processed and mailed to you within 15 days. Mail requests will be responded to within 15 days of receipt.

What if I find errors or incomplete information in my report?

Write to the consumer reporting agency that sent you the report (Equifax, Experian, or TransUnion) and describe what you think is inaccurate. Unless the company considers your dispute frivolous, it must notify the business that provided them with the information, usually within 30 days. The business must recheck its information and report its findings back to the consumer reporting company. If they find that the information is indeed inaccurate, the business must notify all three nationwide consumer reporting companies to correct the information in your file.

Once you dispute your report, the reporting company cannot return the disputed information to your file unless the business has verified that it is accurate and complete. After the business rechecks its information, if you still disagree with the findings, you can ask that a statement of

the dispute be added to your credit file and to future credit reports. If your dispute results in a correction, the reporting company must give you the written results and a free copy of your corrected report. (This does not count as your annual free report.)

How long can a consumer reporting company report information?

Most accurate information can be reported for seven years; bankruptcy information for 10 years. There is no time limit on information about criminal convictions, on information reported in response to your application for a job that pays more than \$75,000 a year, or on information reported because you've applied for more than \$150,000 of credit or life insurance. Information about a lawsuit or an unpaid judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer.

What about companies that claim they can improve my credit for a fee?

Beware of companies that offer credit repair. These companies, commonly called credit clinics, don't do anything for you that you can't do for yourself at little or no cost. Especially avoid any organization that offers to create a new identity and credit file for you. Write to the Federal Trade Commission, Sixth and Pennsylvania Avenues, N.W., Washington, D.C. and request the brochure, "Credit Repair: Self Help May Be Best." More information about credit reporting is available on the FTC website at **www.ftc.gov**.

DEPARTMENT OF CONSUMER PROTECTION

Fact Sheet

All About Your Free Annual CREDIT REPORTS

An Offer You Shouldn't Refuse!



M. Jodi Rell
GOVERNOR

Edwin R. Rodriguez
COMMISSIONER

Did You Know?

Since 2005, the Fair Credit Reporting Act (FCRA) requires each nationwide consumer reporting company — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months.

Your credit report includes information on where you live, how you pay your bills and whether you've been sued, arrested or filed for bankruptcy. The three consumer reporting companies sell this information to creditors, insurers, employers and other businesses that use it to evaluate your applications for credit, insurance, jobs or even renting a home.

Why would I want my report?

Your credit report is extremely important. It affects whether you can get a loan – and how much you will have to pay to borrow money. You also want a copy of your credit report to:

- make sure the information is accurate, complete, and up-to-date before you apply for a loan for a major purchase like a house or car, buy insurance, or apply for a job.
- help guard against identity theft. Identity thieves may use your information to open a new credit card account in your name. Then, when they don't pay the bills, the delinquent account is reported on **your** credit report. That could affect your ability to get credit, insurance, *or even a job*.

Who else can get my report?

Creditors, insurers, and other businesses that use the information in your credit report to evaluate your applications for credit, insurance, employment, or renting a home are among those that can legally access your report. Your current or prospective employer can also get a copy of your credit report, if you agree in writing.

How do I order my free reports?

The three nationwide consumer reporting companies (Experian, TransUnion and Equifax) have a central website, a toll-free telephone number, and a mailing address through which you can order your free annual report.

To order on the internet, go to **www.annualcreditreport.com**. By phone, call 1-877-322-8228. To order your report by mail, complete an Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can download and print the form at **www.ftc.gov/credit**.

Do not contact the three consumer reporting companies individually. They are providing free annual credit reports only through the means outlined above.

Should I order all three at the same time?

You may order one, two, or all three reports at the same time, or you may stagger your requests throughout the year.

Be sure to check each report for accuracy.

Because all three companies get their information from different sources, your report from one company may have information that is different than the other two. That's not to say that the information in any one of your reports is necessarily *inaccurate*; just different.

How secure is the information I provide when I request my free reports?

The information you provide on the request form when you order online is encrypted before it is sent to the consumer credit reporting company and is decrypted only upon receipt by the company. Several other physical, electronic and procedural safeguards to protect your personally identifiable information are also in place.

Watch for imposter sites!

If you order your credit reports online, be sure to correctly spell the web address:

www.annualcreditreport.com

Better yet, link there from the FTC's website -- www.ftc.gov -- to be absolutely safe. Some imposter sites are using terms like "free report" in their names; others have website addresses that purposely misspell the authentic web address above in hopes that you will mistype the name and be rerouted to them. These imposter sites will probably try to sell you something or collect your personal information. While you *may* be offered additional products or services on the FTC's authorized website, **you are not required to buy anything to receive your free annual credit reports.**